

In re:
Robert Shane Fredd
Michelle L. Fredd
Debtors

Case No. 21-13097-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Apr 07, 2022

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Robert Shane Fredd, Michelle L. Fredd, 5137 Newport Road, Gap, PA 17527-9454
14650706	Capital One Bank / Kohl's, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
14650711	Complete Collection Service, 1007 North Federal Highway #280, Fort Lauderdale, FL 33304-1422
14650712	+ Conestoga Oral Surgery, 190 Good Drive, Lancaster, PA 17603-2353
14664695	+ FOUNDATION FINANCE COMPANY, LLC, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14652881	+ First National Bank of Omaha, 1620 Dodge Street, Stop Code 3129, Omaha, Nebraska 68197-0002
14650715	First National Bank of Omaha, PO Box 2490, Omaha, NE 68103-2490
14650719	Lancaster Emergency Associates, PO Box 417113, Boston, MA 02241-7113
14650720	+ Lancaster General Health, PO Box 824809, Philadelphia, PA 19182-4809
14650722	Monarch Recovery Management, Inc., 10965 Decatur Road, Philadelphia, PA 19154-3210
14650726	+ Renasant Bank, PO Box 709, Tupelo, MS 38802-0709
14650727	Revco Solutions, PO Box 163279, Columbus, OH 43216-3279
14651786	+ Rocket Mortgage, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14650730	+ Tsarouhis Law Group, LLC, 21 South 9th Street, Suite 200, Allentown, PA 18102-4861

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14651490	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 07 2022 23:56:58	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14654523	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 07 2022 23:56:53	Ally Bank c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14650704	+ Email/Text: ally@ebn.phinsolutions.com	Apr 07 2022 23:46:00	Ally Financial, Inc., Ally Detroit Center, 500 Woodward Avenue, Detroit, MI 48226-3416
14650705	Email/Text: bankruptcy@bbandt.com	Apr 07 2022 23:46:00	BB&T, PO Box 1847, Wilson, NC 27894-1847
14650707	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 07 2022 23:57:05	CBNA / The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
14661601	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 07 2022 23:56:59	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14650709	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 07 2022 23:46:00	Comenity Bank / BJ's, Attn: Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
14650710	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 07 2022 23:46:00	Comenity Bank / Wayfair, Attn: Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
14650713	+ Email/PDF: creditonebknotifications@resurgent.com		

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		Apr 07 2022 23:56:58	Credit One Bank, NA, PO Box 98875, Las Vegas, NV 89193-8875
14650716	Email/Text: nwilliamson@foundationfinance.com		
		Apr 07 2022 23:46:00	Foundation Finance Company, PO Box 437, Schofield, WI 54476
14650717	+ Email/Text: bankruptcy@greenskycredit.com		
		Apr 07 2022 23:46:00	GreenSky, LLC, 1797 NE Expressway, Suite 100, Atlanta, GA 30329-2451
14664168	+ Email/Text: bankruptcy@greenskycredit.com		
		Apr 07 2022 23:46:00	Greensky, LLC, 1797 North East Expressway, Suite 100, Atlanta, GA 30329-2451
14653101	+ Email/Text: Bankruptcy@absoluteresolutions.com		
		Apr 07 2022 23:46:00	Icon Equities, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437-1118
14650708	Email/PDF: ais.chase.ebn@aisinfo.com		
		Apr 07 2022 23:56:53	Chase Card, PO Box 15298, Wilmington, DE 19850
14659455	+ Email/Text: RASEBN@raslg.com		
		Apr 07 2022 23:46:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14662850	+ Email/Text: PBNCNotifications@perituservices.com		
		Apr 07 2022 23:46:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
14662459	Email/PDF: resurgentbknofications@resurgent.com		
		Apr 07 2022 23:56:59	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14650721	+ Email/Text: bankruptcy@marinerfinance.com		
		Apr 07 2022 23:46:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
14650723	+ Email/Text: Bankruptcies@nragroup.com		
		Apr 07 2022 23:46:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
14650724	Email/PDF: cbp@onemainfinancial.com		
		Apr 07 2022 23:57:04	OneMain Financial, 601 NW 2nd Street, PO Box 3251, Evansville, IN 47731-3251
14652925	+ Email/PDF: cbp@onemainfinancial.com		
		Apr 07 2022 23:56:59	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14662727	Email/Text: bnc-quantum@quantum3group.com		
		Apr 07 2022 23:46:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14662726	Email/Text: bnc-quantum@quantum3group.com		
		Apr 07 2022 23:46:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14650725	+ Email/Text: bankruptcyteam@quickenloans.com		
		Apr 07 2022 23:46:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
14653804	+ Email/Text: bankruptcyteam@quickenloans.com		
		Apr 07 2022 23:46:00	Rocket Mortgage, LLC fka Quicken Loans, LLC at. el, 635 Woodward Avenue, Detroit MI 48226-3408
14650728	+ Email/Text: bankruptcy@bbandt.com		
		Apr 07 2022 23:46:00	Sheffield Financial, PO Box 580229, Charlotte, NC 28258-0229
14651051	+ Email/PDF: gecsedl@recoverycorp.com		
		Apr 07 2022 23:57:04	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14650729	+ Email/PDF: gecsedl@recoverycorp.com		
		Apr 07 2022 23:56:53	Synchrony Bank / Littman Jewelers, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
14665162	+ Email/Text: bankruptcy@bbandt.com		
		Apr 07 2022 23:46:00	TRUIST, P O BOX 1847, WILSON, NC 27894-1847
14662226	Email/Text: RPSBankruptcyBNCNotification@usbank.com		
		Apr 07 2022 23:46:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
14650714	Email/Text: RPSBankruptcyBNCNotification@usbank.com		
		Apr 07 2022 23:46:00	Elan Financial Services, PO Box 790408, Saint Louis, MO 63179-0408

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14650718	##+	Keystone Collections Group, 2330 Vartan Way, Harrisburg, PA 17110-9763

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2022 at the address(es) listed below:

Name	Email Address
PAUL DONALD MURPHY-AHLES	on behalf of Joint Debtor Michelle L. Fredd pmurphy@dplglaw.com kgreene@dplglaw.com
PAUL DONALD MURPHY-AHLES	on behalf of Debtor Robert Shane Fredd pmurphy@dplglaw.com kgreene@dplglaw.com
REBECCA ANN SOLARZ	on behalf of Creditor Foundation Finance Company bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Robert Shane Fredd and Michelle L.
Fredd

Debtor(s)

Chapter: 13

Bankruptcy No: 21-13097-pmm

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this April 7, 2022 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Patricia M. Mayer
Judge ,
United States Bankruptcy Court